

Retirement Planning Today

An Educational Workshop For Adults Of All Ages

NDSU Distance & Continuing Education
Attn: Lisa McNamara
Dept. 2020, PO Box 6050
Fargo, ND 58108-6050

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Retirement Planning Today

An Educational Workshop For Adults Of All Ages

DCE **DISTANCE & CONTINUING EDUCATION**

NORTH DAKOTA STATE UNIVERSITY, FARGO, ND

Class sizes are limited so register today! Advance registration recommended.

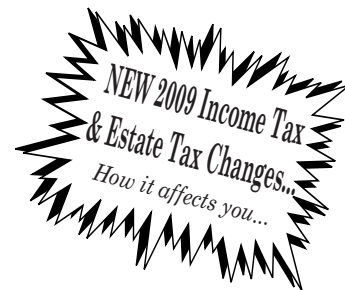
Location
FARGO, ND

Distance & Continuing Education & Classroom
1919 N. University Drive
Fargo, ND
South Door on the west side of the building

The workshops consist of two 3 hour sessions. Classes start on time. Attendants are urged to arrive early.

Dates & Times

Tuesdays, January 27 & February 3, 2009
6:30 PM to 9:30 PM
Or
Thursdays, January 29 & February 5, 2009
6:30 PM to 9:30 PM
Or
Saturdays, January 31 & February 7, 2009
9:00 AM to 12:00 PM



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Get Answers to these questions you have always wanted to ask:

- Determine the amount of money you need to retire
- Will my retirement income keep pace with inflation
- How do I convert my traditional IRA to a Roth IRA and have the conversion Rules changed
- Are beneficiary designations correct and are they up to date
- How can I take less risk and still achieve my goals
- Are there ways to reduce my taxes and still maintain my income
- What is this new TIPRA (Tax Increase Prevention and Reconciliation Act) legislation
- Will my assets pass to my heirs without complications
- How can I eliminate probate from my estate

Information About The Course

This course is designed to help you get the most out of your retirement years by teaching you strategies to maximize your income and how to earn more from investments. In addition, this course will teach you how to avoid losing ground to inflation, lower your income taxes, minimize your estate taxes, and plan for the possibility of long term health care.

The courses will be taught in a “friendly, interactive” atmosphere, where questions and audience participation is encouraged. This allows the instructor to answer any questions not covered by the course, as well as increase your learning experience.

By enrolling in this course, you will be entitled to an optional financial planning session with the instructor. This meeting will allow you to analyze your specific financial position with a professional and create a plan that will serve you best.

Anyone who has concerns about retirement should attend this course, as well as those who are serious about learning great ways to invest and manage their money.

This course is also very informational for anyone considering a change in employment, as you are able to learn the different options for your 401 (k)'s, 403 (b)'s, and pension plans.

All instructors have gained a variety of information from “hands on” experience with financial markets. Your instructor will be Steven Stremick. He is a Registered Representative with American General Securities.

You will also learn the 27 most common Retirement Plan Distribution mistakes others have made, so you don't make them too.

*Remember,
it's not what
you make,
it's what you
keep.*

How to Register

Class sizes are limited so register today! Advance registration recommended.

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Classes start on time.
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NDSU is an equal opportunity institution. Qualified individuals with disabilities requiring special accommodations are encouraged to notify NDSU Distance & Continuing Education at least one week prior to the course.

Registration Form:

To Register:

1. Call (701)231-7015 or (800)726-1724 or fax registration form to (701)231-7016
2. Mail registration form to Distance & Continuing Education,
Attn: Lisa McNamara, Dept. 2020, PO Box 6050, Fargo, ND 58108-6050.
3. Email your registration to: Lisa.Mcnamara@ndsu.edu.
(email obtained for registration confirmation only, no postcard will be sent)
4. Register online at <http://www.ndsu.edu/dce>

I will attend Retirement Planning Today:

(Pre-registration - \$69, at the door - \$89)

- Tuesdays Jan. 27 & Feb. 3 (6:30 to 9:30 PM)
OR
 Thursdays Jan. 29 & Feb. 5 (6:30 to 9:30 PM)
OR
 Saturdays Jan. 31 & Feb. 7 (9:00 AM to 12:00 PM)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Telephone Number _____

I will bring my spouse or guest, for additional \$10. (booklet shared)

Spouse/Guest Name: _____

I will require an extra booklet for my guest, for additional \$30.

If payment by check make payable to NDSU Distance & Continuing Ed
If by credit card charge my Visa MasterCard Discover

Card No. _____ Exp. Date: _____

V Code: _____ (3-digit security code printed at the end of the signature line)

Signature: _____

Cancellation: If you must cancel, a \$20 processing fee will be assessed per person for cancellations received prior to the start of the program. We are unable to refund after the program is underway. NDSU Distance and Continuing Education reserves the right to cancel any program and in such case, a full refund is made.

1-2-3-4 Simple

Ways to Register

1. Call (701) 231-7015
or (800) 726-1724
or fax registration
form to
(701) 231-7016

2. Mail registration
form to NDSU
Distance &
Continuing
Education,
Attn: Lisa
McNamara
Dept. 2020
PO Box 6050
Fargo, ND
58105-5819.

3. Email your
registration to:
Lisa.Mcnamara@ndsu.edu

4. Register online at
<http://www.ndsu.edu/dce>

What Your Tuition Includes

Comprehensive Instruction

This information-rich course is taught in an easy-to-understand, interactive, informal format with an enjoyable classroom setting. You will be able to following the Workshop Handbook provided.

Workshop Handbook

The comprehensive Workshop Handbook includes useful exercises to assist you in gaining knowledge and recalling important information throughout the workshop. The handbook is included in your tuition. An additional workbook can be purchased for your spouse or guest for an additional \$30.00, the cost of production.

Personal Financial Data Form

You will be provided a Personal Financial Data form, which will be given as homework. This data form will provide the information used to assess your current financial situation and assess what modifications or changes, if any, you will need to make to achieve your financial goals.

Tuition

You may pay your tuition in advance or at the first classroom session. Regardless of when you pay, you must enroll in advance. You may pay with a check or a credit card. Credit cards accepted: **VISA, MasterCard, and Discover.** Make check payable to **NDSU Distance & Continuing Education. Advance tuition is \$69.** Tuition at the door is \$89.

*New Tax Laws
(TIPRA-Tax
Increase &
Reconciliation
Prevent Act)
planning
scenarios -
How does it
affect you?*

Information About The Course

Your Instructor

Your instructor is Steven Stremick, a licensed investment professional. His ability to draw on real-life experiences with a variety of clients helps make your learning experience relevant and personalized. Mr. Stremick is a Registered Representative with AIG Financial Advisors.

Method of Instruction

This course has an “interactive” teaching method that makes it easy for you to comprehend and retain information. Workbook pages correspond to computer generated overheads, which the instructor uses to illustrate the concepts and to further explain workbook information. The workshop is informative and eye opening. Questions are always welcome by all participants.

Private Planning Consultation

You are entitled to an “optional private consultation” after the conclusion of the seminar. This optional session will allow for specific information with regard to each individual’s unique circumstance and any other matters of discussion you may have. At this time you will be able to ask specific questions that apply to your individual circumstances.

Who Should Attend?

The course is designed for anyone with concerns regarding retirement, regardless of age. The course has application for all levels of investors.

The course will ultimately give you the most current and up to date information so you will be able to make well informed decisions about all your retirement issues and not make crucial mistakes that cannot be corrected.

The course will also help you assess if you are on the right track, or help you get on the right track.

*Learn the 27
most common
distribution
mistakes,
so you don't
make them too.*

Highlights from Course Agenda

Section 1: Life Planning for Retirement

The Traditional View of Retirement and the New View of Retirement, New Retirement Opportunities, Life Planning for Retirement including Education & Growth, Health & Fitness, Leisure & Recreation, Spirituality, Career & Work, Financial, Home, Relationships, Community & Charity, Determining the Retirement Planning Process

Section 2: Retirement Needs & Expenses

Will Americans continue to Retire Early? How Long Must Your Money Last? Historical Rates of Inflation and how it affects retirement income. Inflation and how it affects Purchasing Power, Inflation and Income Tax changes and how they affect retirement income, Retirement Expectations, How Much Will You Need to Retire? Can You Retire Today?

Section 3: Retirement Roadblocks & Mistakes

Financial & Cash Flow Statements, Credit & Debt, Types of Debt and the differences, Bad Debt Elimination, Benefits if Investing Early & Regularly, Taxes and how they can reduce retirement income, 2009 Federal Income Tax Tables, 11 Strategies to Save Money on Taxes, Taxable Investments and how each are taxed under new tax rules, Capital Gains Income Tax Exclusion, Investments with Tax-Advantages

Section 4: Retirement Income Sources

Personal Retirement Sources, differences between Traditional IRAs and Roth IRAs, New rules with regard to IRA to Roth IRA Conversions, Information on Other Personal Retirement Sources, Social Security changes, How Much Will You Receive? How Retirement Benefits are Taxed, Retirement Income and how it will affect Social Security, The Future of Social Security, Employer Sponsored Retirement Plans and Qualified Retirement Plans, Differences in Defined Benefit Plans and Defined Contribution Plans, How to Choose Your Beneficiary correctly under the new IRS rules, Understanding 401(k) Plans, 403(b) Plans, SEP – IRAs, SIMPLE Plans and 457 Plans

Section 5: Retirement Plan Distributions

Defined Benefit Plans and Defined Contribution Plans, The best methods to take Retirement Plan Distributions, The correct method to do an

IRA Transfer without incurring unnecessary taxes, Special tax treatment of Company Securities in Retirement Plans, Annuity Income and what to be aware of, Pension Maximization analysis, Retirement Distribution Comparison, Does your company plan allow In-Service Withdrawals, Early Withdrawals using 72(t), Required Minimum Distributions, What is a Stretch IRA

Section 6: Investments

Investment Considerations, Investment Categories, Loaning Money versus Owning Investments, Cash Reserves, Cash Accounts, Bonds, Bond Interest Rates, Bonds & Risk, Secondary Market Bonds, Bond Categories, Stocks, Secondary Market, Stock Categories, Methods of Do-It-Yourself Investing, Benefits of Professional Money Management, Understanding Mutual Funds Before You Invest, Mutual Fund Categories, What are Exchange Traded Funds, Exchange Traded Funds vs. Mutual Funds, Unit Investment Trusts, Individually Managed Accounts, Tax Deferred Annuities, Deferred Annuity Comparison, Learn about Annuity Withdrawal Choices, Investments & Common Risks, Developing Risk Management Strategies

Section 7: Risk Management & Asset Protection

Differentiating Disability Income Insurance and Health Insurance, Changes in Medicare, What to look for in Long-Term Care Insurance under new rules implemented by your state, How your Life Insurance Needs & Benefits change at retirement, Learn the differences between Term Insurance and Cash Value Insurance, The differences in Whole Life, Universal Life, Variable Life, Variable Universal Life, and what to be aware of with the various policies. When to use a Survivorship Life insurance policy

Section 8: Estate Planning

What are the proper Objectives of Estate Planning? Have you Planned for Incapacity? What are Estate Taxes? What if I die without a Will? Is a will enough and why not? Gifting While Alive, Determine the differences in the various types of Joint Ownership? How do Direct Transfer Assets affect my will? Benefits of Trusts, Types of Trusts, Differences of Revocable Living Trusts and Irrevocable trusts, Charitable Remainder Trusts, Irrevocable Life Insurance Trusts and Credit Shelter Trusts

A course that covers A to Z of retirement planning.

You are welcome to ask as many questions as you like throughout the workshop.